

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
WESTERN DIVISION

PHILIP BULLS, DEAN BRINK, CARMIN  
NOWLIN, and NICHOLAS PADA0,

Plaintiffs,

v.

USAA FEDERAL SAVINGS BANK and USAA  
SAVINGS BANK,

Defendants.

**JUDGMENT**

5:21-CV-488-BO

Decision by Court.

Upon consideration of Plaintiffs' Unopposed Motion for Final Approval of Settlement ("Motion") and after hearing from the Parties to this Settlement at a Final Approval Hearing on January 14, 2025. Also before the Court is Plaintiffs' Motion for Attorneys' Fees & Costs Award and Payment of Class Representatives Awards.

**IT IS ORDERED, ADJUDGED AND DECREED** that the Court finds that the settlement set forth in the Settlement Agreement between Plaintiffs, as representatives of the Class, and USAA Bank, is fair, reasonable, and adequate and in the best interests of the Class and it is hereby approved. The Court approves the Distribution Plan agreed to by the Parties, whereby the Settlement Amount shall be distributed to Class Members. The Administrator is hereby authorized to complete the Distribution Plan. Escheatment required under the Distribution Plan shall occur upon the Final Void Date as defined in the Distribution Plan.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED:**

1. Attorneys' fees amounting to twenty-seven and one-half percent (27.5%) of the \$64,202,833.59 gross settlement amount shall be awarded to Class Counsel; and
2. Awards to the Class Representatives shall be awarded in the amounts requested by Plaintiffs, that is, awards of \$20,000 each to each class representative: Philip Bulls, Dean Brink, Carmin Nowlin, Nicholas Padao, and Raphael Riley.

**This judgment filed and entered on January 17, 2025, and served on:**

Alyssa Koepfgen (via CM/ECF NEF)  
Claire Tonry (via CM/ECF NEF)  
Eric Lowney (via CM/ECF NEF)  
Shayne Stevenson (via CM/ECF NEF)  
Steve Berman (via CM/ECF NEF)  
Marc Zeme (via CM/ECF NEF) 1

Paul Puryear, Jr. (via CM/ECF NEF)  
Matthew Ballew (via CM/ECF NEF)  
Hill Allen, IV (via CM/ECF NEF)  
Jeffrey Seewald (via CM/ECF NEF)  
Megan Ben'Ary (via CM/ECF NEF)  
Andrew Albritton (via CM/ECF NEF)  
Daniel Plunkett (via CM/ECF NEF)

January 17, 2025

PETER A. MOORE, JR., CLERK

/s/ Lindsay Stouch

By: Deputy Clerk